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Attorneys for Movant



Order Filed on May 4, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Craig DeFazio and Cynthia DeFazio,	Case No. 14-29154-RG
	Hearing Date: April 5, 2017 at 10:30 AM
Debtors.	Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: May 4, 2017

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtors: Craig DeFazio and Cynthia DeFazio
Case No.: 14-29154-RG
Caption of Order: CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION
FROM RELIEF FROM THE AUTOMATIC STAY AND PROVIDING
FOR CURE OF POST-PETITION ARREARS

THIS MATTER having been opened to the Court upon the motion of Select Portfolio Servicing, Inc., as servicer for The Bank of New York Mellon, FKA, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 ("Movant"), for an order vacating the automatic stay in effect pursuant to 11 U.S.C. § 362(a) with respect to the property known 60 6th Ave, Westwood, NJ 07675-2023, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

ORDERED AS FOLLOWS:

1. Debtors are delinquent one (1) post-petition payment of \$2,814.90 due January 2015, four (4) post-petition payments of \$2,823.64 due February 2015 through May 2015, seven (7) post-petition payments of \$2,826.23 due June 2015 through December 2015, eleven (11) post-petition payments of \$2,885.68 due January 2016 through November 2016, five (5) post-petition payments of \$2,846.86 due December 2016 through April 2017, less suspense of \$1,518.74, for a total delinquency of \$78,351.11.
2. Debtors to make a lump sum payment to Movant towards the arrears in secured funds in the amount of \$78,351.11 no later than by April 30, 2017.
3. Payments to resume timely and in full with the May 2017 payment.
4. If Debtors should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Secured Creditor to proceed with its action against the real property known as 60 6th Ave, Westwood, NJ 07675-2023.

Debtors: Craig DeFazio and Cynthia DeFazio
Case No.: 14-29154-RG
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5. Debtors to pay attorney fees and costs for the motion for relief in the amount of \$531.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

Buckley Madole, P.C.
Attorney for the Secured Creditor

Bavagnoli & Bavagnoli
Attorney for the Debtors

By: /s/ Francesca A. Arcure
Francesca A. Arcure

By: /s/ Ronald C. Bavagnoli
Ronald C. Bavagnoli

Date: April 26, 2017

Date: April 25, 2017

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Craig DeFazio
Cynthia DeFazio
Debtors

Case No. 14-29154-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.
db/jdb +Craig DeFazio, Cynthia DeFazio, 60 6th Avenue, Westwood, NJ 07675-2023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for The Bank of New York Mellon, FKA, the Bank of New York as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2004-10 nj_ecf_notices@buckleymadole.com
Francesca Ann Arcure on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 nj_ecf_notices@buckleymadole.com
John R. Morton, Jr. on behalf of Creditor Ally Capital mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2004-10 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Ronald C. Bavagnoli on behalf of Joint Debtor Cynthia DeFazio rcbesq@bavlaw.com
Ronald C. Bavagnoli on behalf of Debtor Craig DeFazio rcbesq@bavlaw.com

TOTAL: 9